



Order Filed on October 3, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)  
STEVEN MITNICK, ESQ., SM0556  
SM Law PC  
PO BOX 530  
49 Old Turnpike Road  
Oldwick, New Jersey 08858  
(908) 572-7275  
*Counsel to SM Financial Services Corporation*

In Re:

LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT  
LENDING GROUP

Debtor.

Case No.: 07-22479/MBK

Hearing Date: September 26, 2019 at 10:00 a.m.

Judge: Honorable Michael B. Kaplan

**ORDER TO ALLOW JANE MITNICK, AS PRESIDENT OF SM FINANCIAL SERVICES CORPORATION, PURCHASER OF THE REMAINING ASSETS OF LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT LENDING GROUP TO EXECUTE ASSIGNMENT OF MORTGAGE WITH REGARD TO 9 TOPLIFF STREET, BILLERICA, MASSACHUSETTS**

The relief set forth on the following pages, numbered two (2) through (2) is hereby **ORDERED**.

**DATED: October 3, 2019**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan", is written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT LENDING GROUP

Case No.: 07-22479/MBK

**ORDER TO ALLOW JANE MITNICK, AS PRESIDENT OF SM FINANCIAL SERVICES CORPORATION, PURCHASER OF THE REMAINING ASSETS OF LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT LENDING GROUP TO EXECUTE ASSIGNMENT OF MORTGAGE WITH REGARD TO 9 TOPLIFF STREET, BILLERICA, MASSACHUSETTS**

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THIS MATTER having been opened by this Court by way of a Notice of Motion by and through SM Financial Services Corporation's counsel seeking an Order to Allow Jane Mitnick, as President of SM Financial Services Corporation, Purchaser of the Remaining Assets of Lancaster Mortgage Bankers, LLC d/b/a Direct Lending Group to Execute Certain Assignment of Mortgage with Regard to 9 Topliff Street, Billerica, Massachusetts, and the Court having considered same and for good cause:

IT IS ORDERED that:

Jane Mitnick, as President of SM Financial Services Corporation, Purchaser of the Remaining Assets of Lancaster Mortgage Bankers, LLC d/b/a Direct Lending can hereby execute Assignments of Mortgage, annexed hereto as Exhibit "A" on behalf of Lancaster Mortgage Bankers, LLC d/b/a Direct Lending Group a/k/a Lancaster Mortgage Bankers, LLC d/b/a Lancaster Mortgage with regard to the following mortgage:

- 1) Mortgage dated September 30, 2005  
Property Location: 9 Topliff Street, Billerica, Massachusetts  
Recorded: September 30, 2005 in Book 19342, Page 86 of the Middlesex County  
(Massachusetts) Registry of Deeds

***Exhibit "A"***

### ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, Lancaster Mortgage Bankers, LLC, D/B/A Lancaster Mortgage, its successors and/or assigns, with a principal place of business of 20 Independence Boulevard, Warren, New Jersey, 07059, hereby assigns and transfers to:

**EMC Mortgage, LLC  
780 Kansas Lane, Suite A  
Monroe, LA 71203**

Its successors and assigns, all its right, title and interest in and to a certain mortgage from Paulo F. Torres and Gleidi Christina Ortega Torres, dated September 30, 2005 in the principal amount of \$82,000.00 and recorded on September 30, 2005, in the Middlesex North Registry of Deeds in Book 19342, Page 86.

WITNESS my hand and seal this \_\_\_\_\_ day of \_\_\_\_\_, 2019.

Lancaster Mortgage Bankers, LLC, D/B/A  
Lancaster Mortgage

\_\_\_\_\_  
By:  
Its:

STATE OF \_\_\_\_\_, county

On this \_\_\_\_\_ day of \_\_\_\_\_, 2019, before me the undersigned notary public, personally appeared \_\_\_\_\_, proved to me through satisfactory evidence of identification, which was \_\_\_\_\_, to be the persons whose names are signed on the preceding or attached document, and acknowledged to me that they signed it voluntarily for its stated purpose.

\_\_\_\_\_  
Notary Public:  
My Commission expires:

In re:  
Lancaster Mortgage Bankers, LLC  
Debtor

Case No. 07-22479-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 3  
Total Noticed: 2

Date Rcvd: Oct 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2019.

db +Lancaster Mortgage Bankers, LLC, 20 Independence Boulevard, Warren, NJ 07059-2731  
aty +Vincent F. Papalia, Saiber, LLC, 18 Columbia Turnpike, Suite 200,  
Florham Park, NJ 07932-2266

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

Adam D. Greenberg on behalf of Interested Party Michael A Cohn agreenberg@hgllclaw.com,  
btemple@hgllclaw.com  
Alexandra T. Garcia on behalf of Creditor Specialized Loan Servicing, LLC as servicer for  
U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-12ALT, Asset-Backed  
Certificates, Series 2005-12ALT NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Alexandra T. Garcia on behalf of Creditor U.S. Bank U.S. Bank National Association, as  
Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Alexandra T. Garcia on behalf of Creditor Saxon Mortgage Services, Inc. NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Alexandra T. Garcia on behalf of Creditor Kondaur Capital Corporation NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Alexandra T. Garcia on behalf of Creditor U.S. Bank National Association, as Trustee for  
Morgan Stanley Mortgage Loan Trust 2007-11AR NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Alexandra T. Garcia on behalf of Creditor U.S. Bank National Association, as Trustee  
NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Alexandra T. Garcia on behalf of Creditor ONEWEST BANK FSB NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Allen I Gorski on behalf of Plaintiff Peggy Stalford agorski@gorskiknowlton.com  
Brenda L. Brogdon on behalf of Creditor National City Mortgage Company mcohen@mwc-law.com,  
jhillier@mwc-law.com  
Brenda L. Brogdon on behalf of Creditor Specialized Loan Servicing, LLC mcohen@mwc-law.com,  
jhillier@mwc-law.com  
Brian C. Nicholas on behalf of Creditor The Bank of New York Trust Company, N.A. as successor  
to JPMorgan Chase Bank, National Association, f/k/a JPMorgan Chase Bank, as Trustee For Truman  
Capital Mortgage Loan Trust 2006-1 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Christine A. Pinto on behalf of Creditor Specialized Loan Servicing, LLC  
BKcourtnotices@parkermccay.com  
Christine A. Pinto on behalf of Creditor ONEWEST BANK FSB BKcourtnotices@parkermccay.com  
Christine A. Pinto on behalf of Creditor OneWest Bank, FSB as Servicer for Deutsche Bank  
National Trust Company BKcourtnotices@parkermccay.com  
Colin R. Robinson on behalf of Defendant Elliott Salzman crobinson@pszjlaw.com  
Colin R. Robinson on behalf of Defendant Michael Brennan crobinson@pszjlaw.com  
David L. Stevens on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC.  
dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as trustee, on behalf  
of the holders of the Terwin Mortgage Trust 2006-7 Asset-Backed Certificates, TMTS Series 2006-7  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com

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Form ID: pdf903

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Total Noticed: 2

Date Rcvd: Oct 04, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Dori L. Scovish on behalf of Unknown Role Type Countrywide Home Loans doris@efwlaw.com  
Dori L. Scovish on behalf of Creditor REO Properties Corporation c/o Green Tree Servicing, LLC doris@efwlaw.com  
Dori L. Scovish on behalf of Creditor Deutsche Bank c/o Countrywide Home Loans, Inc. doris@efwlaw.com  
Dori L. Scovish on behalf of Creditor Deutsche Bank National Trust Company as Trustee, c/o BAC Home Loans Servicing, LP doris@efwlaw.com  
Emmanuel J. Argentieri on behalf of Unknown Role Type Countrywide Home Loans bk@rgalegal.com  
Emmanuel J. Argentieri on behalf of Creditor IndyMac Bank FSB bk@rgalegal.com  
Emmanuel J. Argentieri on behalf of Creditor IndyMac Bank, F.S.B. bk@rgalegal.com  
Emmanuel J. Argentieri on behalf of Creditor Specialized Loan Servicing, LLC bk@rgalegal.com  
Emmanuel J. Argentieri on behalf of Defendant IndyMac Bank, FSB and as Successor in Interest to IndyMac Mortgage Holdings, Inc. bk@rgalegal.com  
Emmanuel J. Argentieri on behalf of Creditor Indymac Federal Bank FSB bk@rgalegal.com  
Herbert K. Ryder on behalf of Defendant JP Morgan Chase hk3ryder@gmail.com, G16776@notify.cincompass.com  
J. Alex Kress on behalf of Interested Party FDIC, as Receiver for Indymac Federal Bank, FSB akress@becker.legal, mambrose@becker.legal;akress@ecf.courtdrive.com  
J. Alex Kress on behalf of Defendant FDIC as Receiver of IndyMac Federal Bank akress@becker.legal, mambrose@becker.legal;akress@ecf.courtdrive.com  
J. Alex Kress on behalf of Defendant IndyMac Bank, FSB akress@becker.legal, mambrose@becker.legal;akress@ecf.courtdrive.com  
J. Alex Kress on behalf of Defendant Deutsche Bank National Trust Company as Trustee Under the Pooling and Servicing Agreement Series INABS 2006-B akress@becker.legal, mambrose@becker.legal;akress@ecf.courtdrive.com  
J. Alex Kress on behalf of Defendant FDIC, as Receiver for Indymac Federal Bank, FSB akress@becker.legal, mambrose@becker.legal;akress@ecf.courtdrive.com  
Jaimie B. Finberg on behalf of Creditor Litton Loan Servicing LP servicer for The Bank of New York Mellon f/k/a The Bank of New York as Trustee on Behalf of the Holders of the Terwin Mortgage Trust 2007-6ALT Asset-Backed Certificates Series nj.bkecf@fedphe.com  
Jaimie B. Finberg on behalf of Defendant HSBC Bank USA, National Association as Trustee for Nomura Asset Backed Certificate Series 2006-API nj.bkecf@fedphe.com  
Jaimie B. Finberg on behalf of Creditor Bank United nj.bkecf@fedphe.com  
Jaimie B. Finberg on behalf of Defendant Wells Fargo Bank, N.A., servicer for HSBC Bank, USA National Association, as Trustee for Nomura Asset Backed Certificate Series 2006-AF1 nj.bkecf@fedphe.com  
Jaimie B. Finberg on behalf of Defendant U. S. Bank National Association as Trustee for Master Asset Backed Securities Trust 2005-AB1 nj.bkecf@fedphe.com  
Jaimie B. Finberg on behalf of Defendant HSBC BANK USA NATIONAL ASSOCIATION As Trustee for Deutsche Bank Alt 2006-AB2 nj.bkecf@fedphe.com  
Jaimie B. Finberg on behalf of Defendant Wells Fargo Bank, N.A., servicer for U.S. Bank National Association, as Trustee for Master Asset Backed Securities Trust 2005-AB1 nj.bkecf@fedphe.com  
Jaimie B. Finberg on behalf of Defendant Wells Fargo Bank, N.A., servicer for HSBC Bank, USA National Association, as Trustee for Deutsche Bank ALT 2006-AB2 nj.bkecf@fedphe.com  
Karen B. Olson on behalf of Interested Party GMAC MORTGAGE, LLC kbo@kkmllp.com  
Kristen D. Little on behalf of Interested Party DLJ MORTGAGE CAPITAL, INC., kristen1@lobaf.com, JulieP@lobaf.com;lobafbk@yahoo.com  
Marisa Myers Cohen on behalf of Creditor National City Mortgage Company mcohen@mw-c-law.com, jhillier@mw-c-law.com  
Melissa N. Licker on behalf of Creditor ONEWEST BANK, FSB melissa.licker@buckleymadole.com  
Mitchell Malzberg on behalf of Trustee Peggy E. Stalford mmalzberg@mjmaltzbergglaw.com, dlapham@mjmaltzbergglaw.com  
Nelson Diaz on behalf of Creditor U.S. Bank National Association, as Trustee ndiaz@milsteadlaw.com, bkecf@milsteadlaw.com  
Peggy E. Stalford, pstalford@pstrustee.com;admin@remote7solutions.com,krichter@pstrustee.com, NJ96@ecfcbis.com  
R. A. Lebron on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor EMC MORTGAGE CORPORATION, AS SERVICER FOR, U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CERTIFICATHOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I LLC, ASSET-BACKED CERTIFICATES, SERIES 2005-AC6 bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor UBS SPECIAL SERVICING GROUP, as servicer for ACT PROPERTIES, LLC bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor LANCASTER MORTGAGE BANKERS, LLC., D/B/A/ DIRECT LENDING GROUP bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor CHASE HOME FINANCE, LLC, as servicer for WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MORGAN STANLEY CAPITAL INC. TRUST 2006-HE1, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2006-HE1 bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor ONEWEST BANK FSB bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor BELTWAY CAPITAL, LLC bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC. bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor IndyMac Bank, F.S.B. bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor Beltway Capital Management, LLC bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor JP Morgan Chase Bank, N.A. bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor EMC Mortgage Corporation bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor American Home Mortgage Servicing, Inc. bankruptcy@feinsuch.com

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Total Noticed: 2

Date Rcvd: Oct 04, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Richard D. Trenk on behalf of Creditor Normandy Warren Holdings, LLC rtrenk@msbnj.com,  
cdeangelis@msbnj.com  
Richard D. Trenk on behalf of Creditor Normandy Real Estate Partners rtrenk@msbnj.com,  
cdeangelis@msbnj.com  
Scott D. Sherman on behalf of Creditor First Niagara Leasing, Inc. ssherman@minionsherman.com  
Scott S. Rever on behalf of Defendant Joseph Bentivegna srever@wjslaw.com,  
srever@ecf.inforuptcy.com; dmendez@wjslaw.com; dmendez@ecf.inforuptcy.com  
Steven J. Mitnick on behalf of Counter-Defendant Peggy E. Stalford, Trustee  
smitnick@mmpclawfirm.com, lindsay@sm-lawpc.com  
Steven J. Mitnick on behalf of Trustee Peggy E. Stalford smitnick@mmpclawfirm.com,  
lindsay@sm-lawpc.com  
Steven J. Mitnick on behalf of Plaintiff Peggy E. Stalford, Trustee smitnick@mmpclawfirm.com,  
lindsay@sm-lawpc.com  
Steven J. Mitnick on behalf of Plaintiff Peggy E. Stalford smitnick@mmpclawfirm.com,  
lindsay@sm-lawpc.com  
Steven J. Mitnick on behalf of Interested Party SM Financial Services Corporation  
smitnick@sm-lawpc.com, lindsay@sm-lawpc.com  
Steven J. Mitnick on behalf of Plaintiff Peggy Stalford, Trustee smitnick@mmpclawfirm.com,  
lindsay@sm-lawpc.com  
Steven J. Mitnick on behalf of Attorney Mitnick & Malzberg P.C. smitnick@mmpclawfirm.com,  
lindsay@sm-lawpc.com  
Warren S. Wolf on behalf of Defendant Green Tree Loan Servicing, LLC wwolf@goldbergwolf.com  
Warren S. Wolf on behalf of Creditor OCWEN LOAN SERVICING, LCC. wwolf@goldbergwolf.com  
Warren S. Wolf on behalf of Defendant REO Properties Corporation wwolf@goldbergwolf.com  
TOTAL: 77